

Case Study

# Customer documents

*Workflow innovation*

End-to-end digitization  
of banking customer documentation.



WACOM® for Business

## Alior Bank *At a Glance*

### INDUSTRY

- Finance: Retail bank with branches across Poland
- Founded on principles of Transparency, security, stability, responsibility, advice, entrepreneurship and innovation
- Operates more than 200 branches and 8 business centers across Poland

### WORKFLOW

- Customer facing workflows requiring in-person signatures

### CHALLENGES

- Inefficient paper-based document workflows
- Need to innovate to maintain and enhance competitive advantage
- Number of paper documents damaging the customer experience

### SOLUTION

- Wacom LCD pen displays
- Implementation by B3System

### OUTCOME

- Familiar-pen-based workflow experience for customers, with the ability to view all documentation and compare offers directly on the screen
- Straightforward integration into the bank's existing systems
- Sales staff enabled to focus on interacting with customers rather than completing paperwork
- Significant reduction in volume and cost of paper used



*"Our intention from the initial phase of the bank's set-up was to introduce an innovative solution that eliminates paper for both the bank and the client during the banking process. The Wacom pen display enables the presentation of all the necessary paperwork. Today, we have 720,000 clients using 1,700 displays in the bank's branches."*

Tomasz Motyl, IT Systems & Innovation, Alior

## More human *More digital*

Alior Bank, founded in 2008, serves its customers in more than 200 branches and eight business centres across Poland. The bank has set its own expectations high: Transparency, security, stability, responsibility, advice, entrepreneurship and innovation are the bank's guiding principles.

### Challenge

As innovation is one of the key drivers for Alior Bank, the company sets up its client relationship differently from its peers. From the beginning, Alior Bank's goal was to introduce a solution that eliminates as much client paperwork as possible. Specifically, it wanted to have a client screen that could be used to present all customer documents digitally, and guide customers through the documents interactively

### Solution

Alior Bank selected Wacom interactive pen displays to be implemented by Wacom partner B3System.

## Implementation

The solution enables bank consultants to lead clients through the documentation process working directly with the digital pen on the display. The Wacom display is now an active part of the sales process and the client is able to check every detail of the bank's offer on the screen or directly compare it with the offering from other banks, and then sign the agreement on the Wacom pen display.

**ALIOR BANK**

### PERSONAL ACCOUNT OPENING

**1 PERSONAL DETAILS**

NAME: \_\_\_\_\_ PLACE OF BIRTH: \_\_\_\_\_  
DATE OF BIRTH: \_\_\_\_\_ GENDER: \_\_\_\_\_  
TITLE: \_\_\_\_\_ NATIONALITY: \_\_\_\_\_  
CURRENT HOME ADDRESS: \_\_\_\_\_  
HOME PHONE: \_\_\_\_\_ MOBILE PHONE: \_\_\_\_\_ EMAIL ADDRESS: \_\_\_\_\_

**2 WORK AND FINANCES**

EMPLOYER NAME: \_\_\_\_\_ BUSINESS INDUSTRY: \_\_\_\_\_  
POSITION / JOB TITLE: \_\_\_\_\_ BUSINESS ADDRESS: \_\_\_\_\_  
BUSINESS PHONE: \_\_\_\_\_ GROSS ANNUAL INCOME: \_\_\_\_\_ ZIP CODE: \_\_\_\_\_

**3 EXISTING BANK ACCOUNTS**

DO YOU HAVE AN EXISTING PERSONAL LOAN WITH ANY FINANCIAL INSTITUTION? YES NO  
NAME OF FINANCIAL INSTITUTION: \_\_\_\_\_ AMOUNT OF LOAN: \_\_\_\_\_

**4 CREDIT CARD**

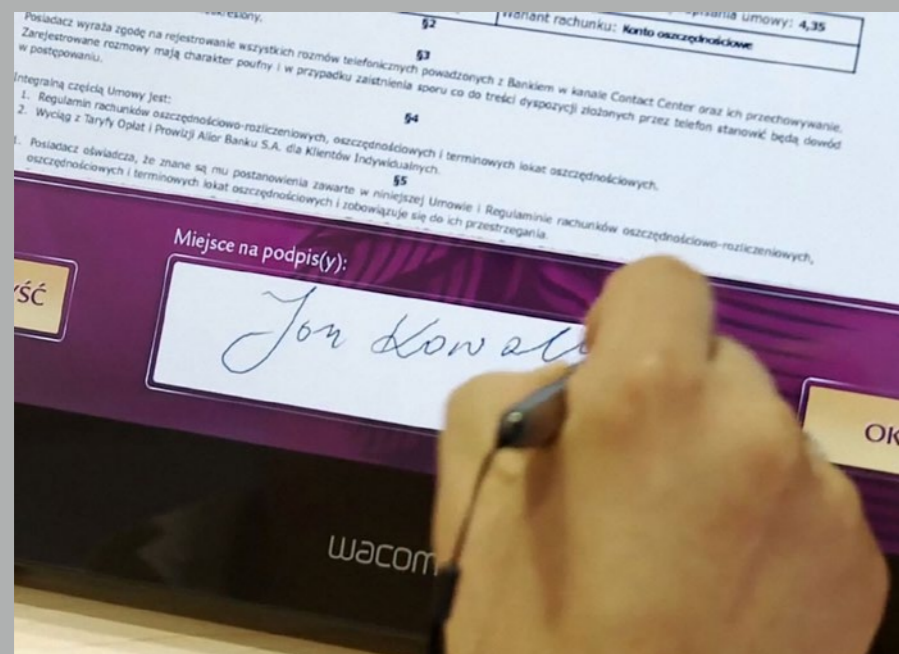
CARD 1 BANK NAME: \_\_\_\_\_  
CARD # \_\_\_\_\_

I declare that the above information are my personal information and that they are true, correct and updated. I authorize and give my consent to the following, in relation to a possible personal loan application:

For the financial institutions and their Authorized Third Parties to disclose and share my personal information to/with the relevant financial institutions or any of their Authorized Third Parties.

For the financial institutions and the Authorized Third Parties to offer to me specially selected products and services through mail/e-mail/SMS, by telephone or by any other means of communication, including social media.

DATE: \_\_\_\_\_ SIGNATURE: \_\_\_\_\_



## Outcome

The Wacom pen display provided a flexible solution that was easily integrated into the bank's existing IT system. With the integrated digital pen functionality, the new workflow is as natural for banking clients as it was on paper, but much faster and without the large volumes of paper previously required. As expected, the devices have proved exceptionally reliable and stable, making them the ideal tool for Alior Bank to achieve its goal of eliminating paper documentation wherever possible.



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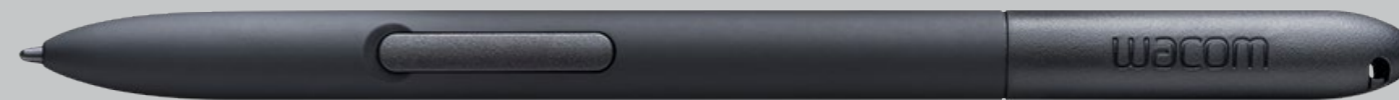


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# More human



# More digital



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